

Figure 1

Authorization Request <u>102</u>		
Summary Attributes <u>105</u>	Code <u>107</u>	Digest <u>104</u>

Figure 2a

Dummy Data Structure <u>127</u>		
Dummy Digest <u>129</u>	Dummy Digital Signature <u>131</u>	Digital Certificate <u>96</u>

Figure 2b

Authentication Data Structure <u>123</u>		
Digest <u>104</u>	Digital Signature <u>110</u>	Digital Certificate <u>96</u>

Figure 2c

Authorization Response <u>112</u>				
Authentication Data Structure <u>123</u>			Verification Component <u>117</u>	
Digest <u>104</u>	Digital Signature <u>110</u>	Digital Certificate <u>96</u>	Summary Attributes <u>105</u>	Digest <u>104</u>

Figure 2d

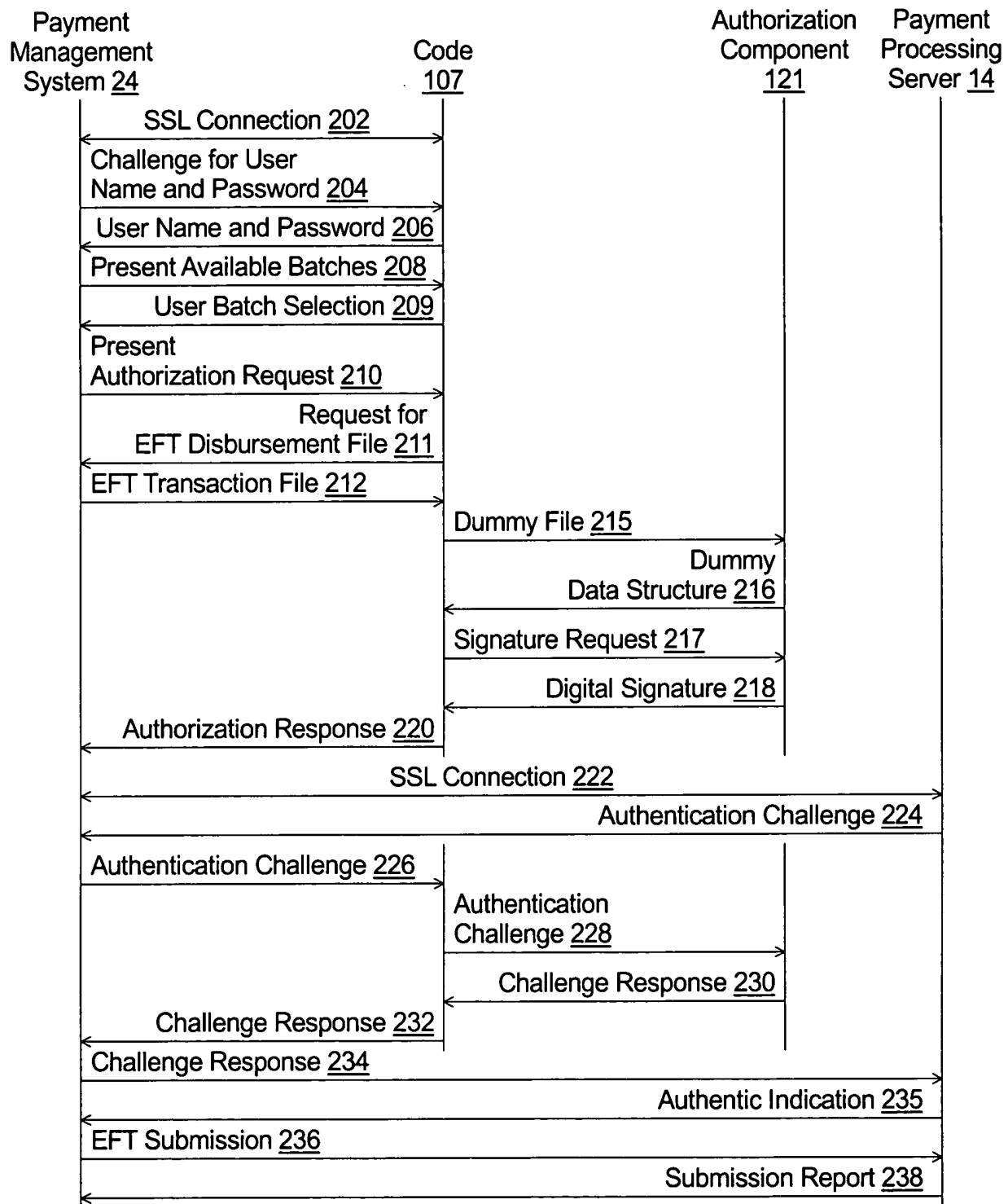


Figure 3

User Authentication and Access Level Table <u>40</u>				
Authorized User <u>50</u>	Log-On Credentials <u>51</u>		Access Permissions <u>52</u>	
	User Name <u>42</u>	Password <u>44</u>	Payment File Entry <u>46</u>	EFT Disbursement File Approval <u>48</u>
User A	User A	Password A	Yes	Yes

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Figure 4

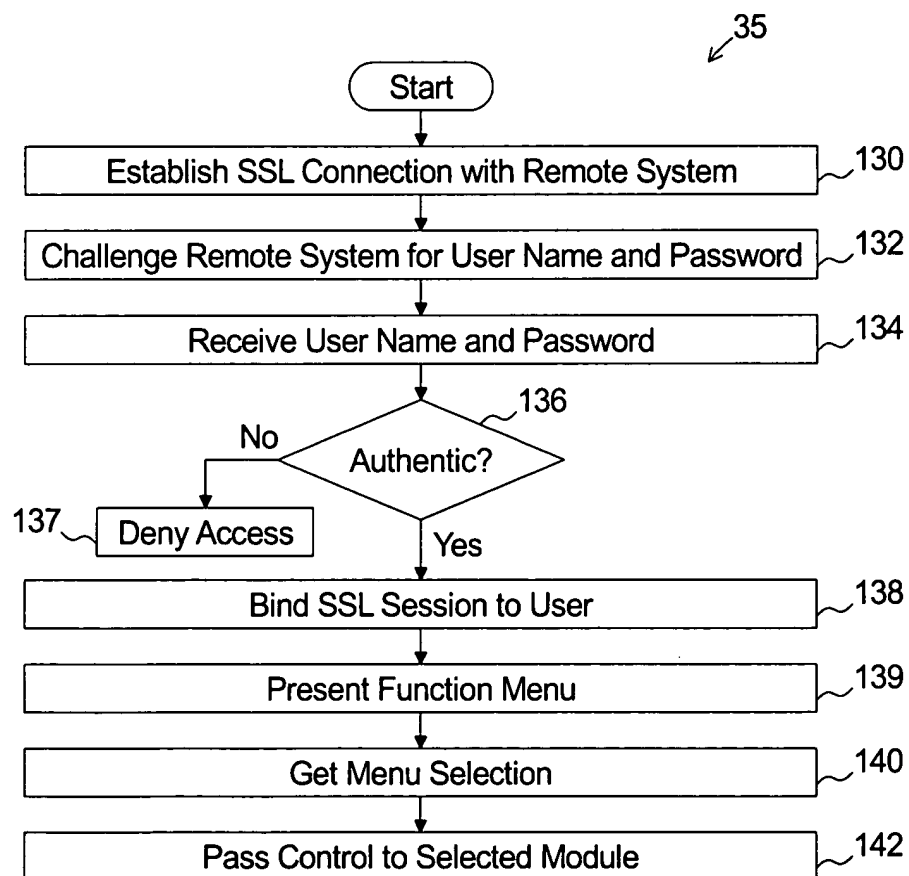


Figure 5

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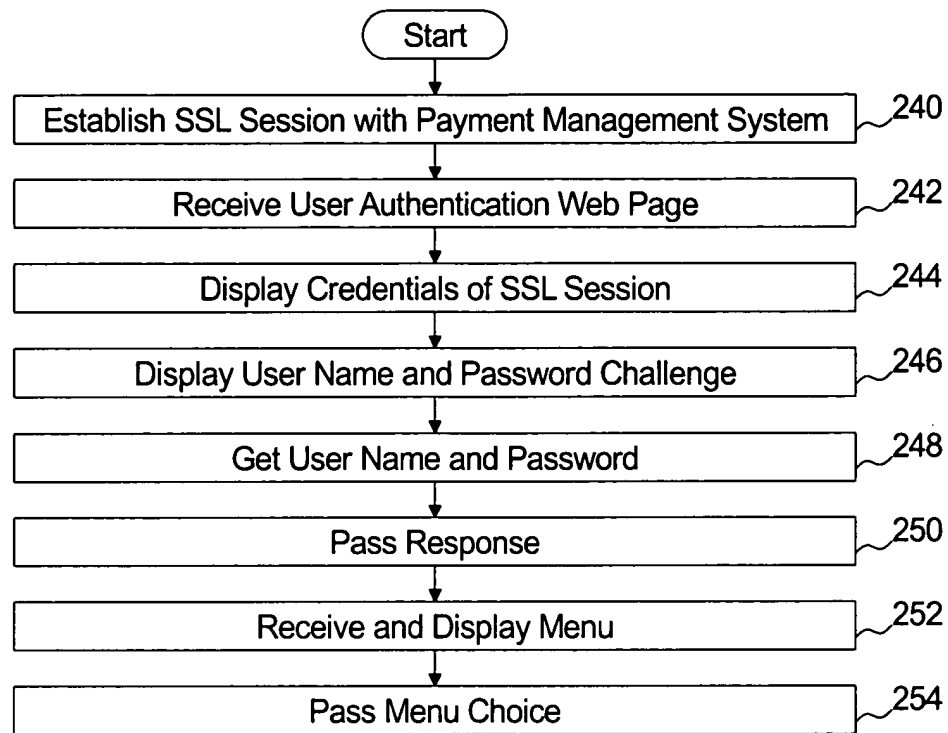


Figure 6

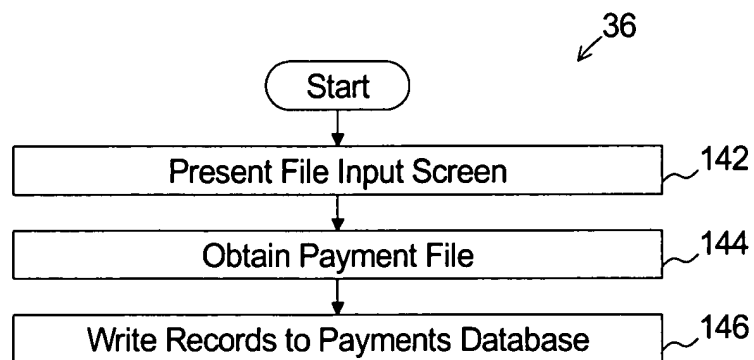


Figure 7

Payments Database <u>56</u>							
Index	Payment File ID	Payee	Amount	Status	Entry ID	Approval ID	Payment Date
<u>58</u>	<u>60</u>	<u>62</u>	<u>64</u>	<u>66</u>	<u>68</u>	<u>70</u>	<u>72</u>

Figure 8

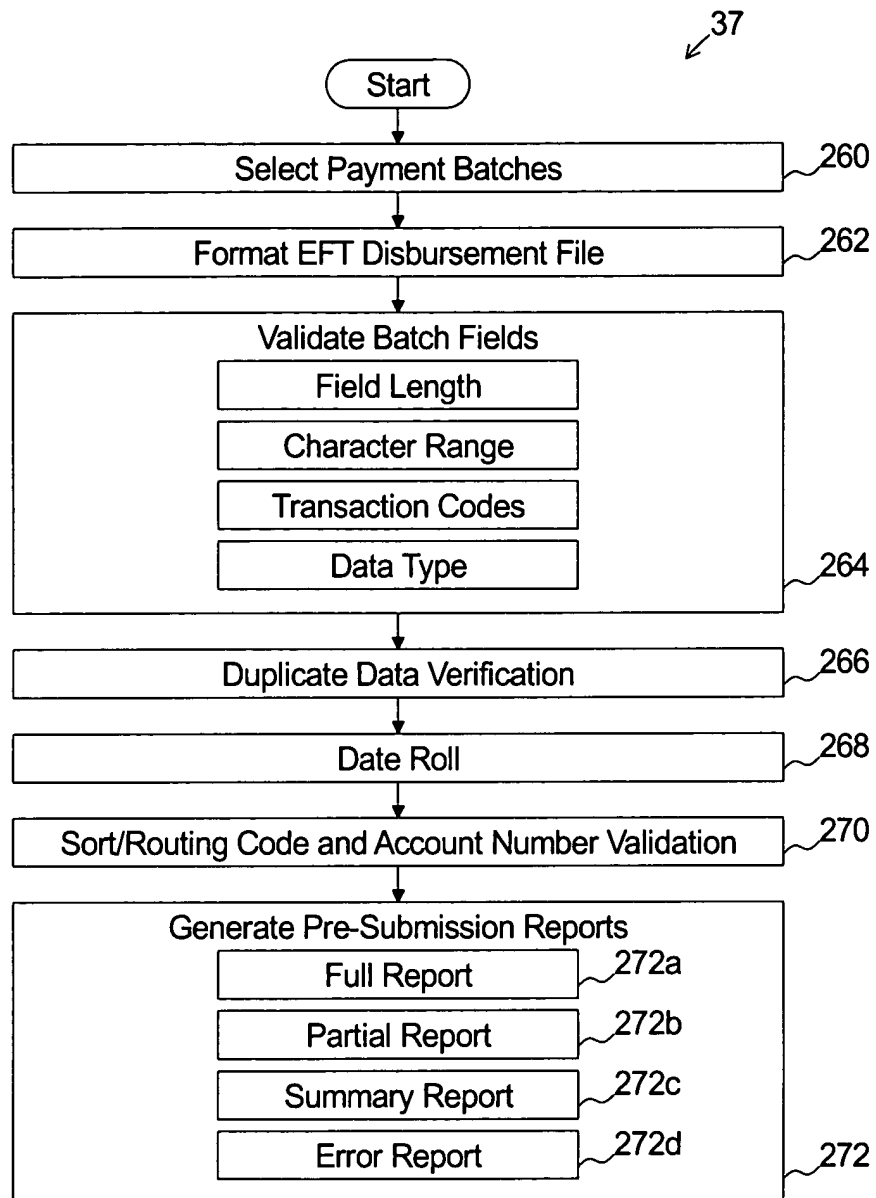


Figure 9

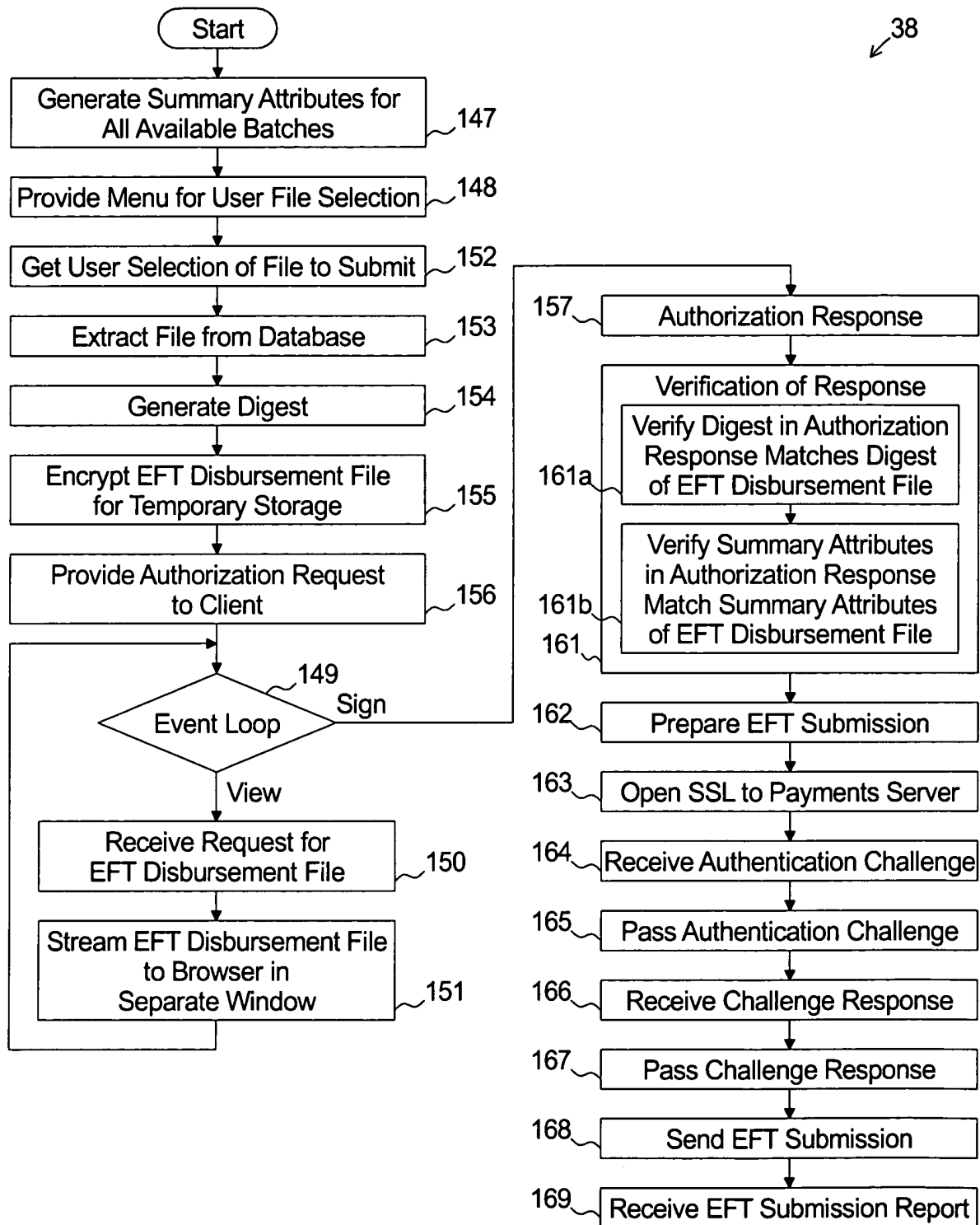


Figure 10



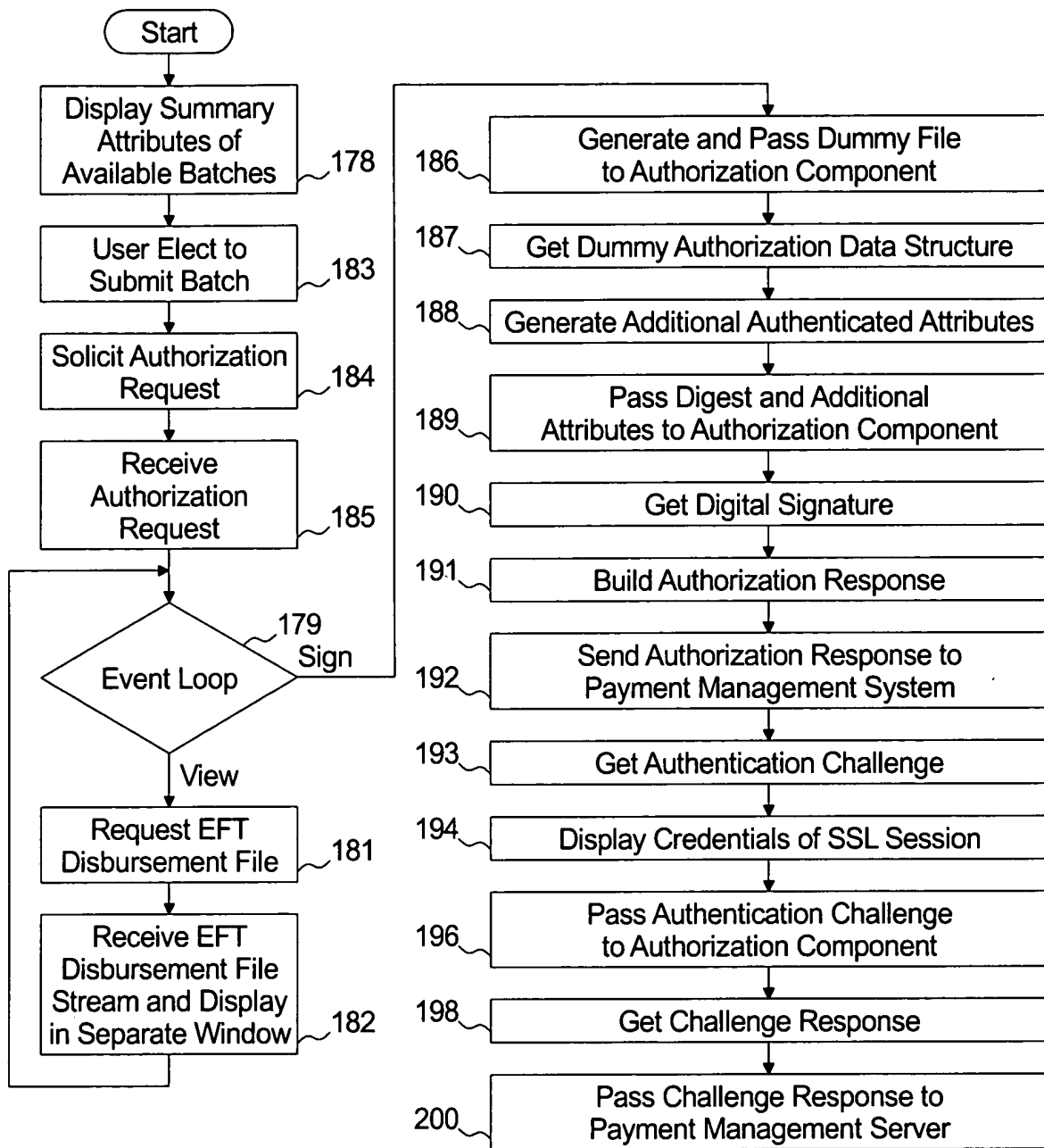


Figure 11